

**UTAH CREDIT LIFE INSURANCE AND
CREDIT ACCIDENT & HEALTH INSURANCE
FILING CERTIFICATION**

(Complete and return this form with each filing)

INSURER NAME _____
TYPE OF INSURANCE _____

INSURER NAIC# _____
FORM NUMBER _____

References are from the Utah Insurance Code (U.C.A.) and the Utah Administrative Code (U.A.C.)

(Initial the following items)

_____ **Nothing in this filing has had any objections or been prohibited in previous filings.** U.C.A. §31A-21-201(2).
_____ **CONTENT STANDARDS applicable to this filing have been reviewed and the filing is in compliance with the applicable Content Standard.** <https://insurance.utah.gov/agent/rate/form-life-annuity/life-content-standards.php>

FORM CONTENT

Identify the PAGE NUMBER where the provision is located in the form or mark N/A if the item does not apply to the form.

- _____ Application or Enrollment Form does not contain vague health questions. U.C.A. §31A-21-201(3).
_____ Claim Payment and Processing provides for prompt claim processing within 15 days of receipt of proof of loss. U.A.C. R590-191.
_____ Delivery of Certificate within 30 days after the date when indebtedness is incurred. U.C.A. §31A-22-806(3).
_____ Grace Period of not less than 31 days during which the coverage continues in force. U.C.A. §31A-22-513.
_____ Incontestability. Coverage is incontestable after two years; no exception for fraud. U.C.A. §31A-22-514.
_____ Master Application, Debtor Enrollment form or application, and Notice of Proposed Insurance list and describe coverages, premiums, exclusions, and refund methods. U.C.A. §31A-22-806(2).
_____ Proof of Loss. Failure to file within a specified time does not invalidate a claim if the claim was filed as soon as reasonably possible. U.C.A. §31A-21-312.
_____ Suicide limitation is not longer than one year; provides for a return of premiums; and may NOT be reinstated. R590-91-6.B.
_____ Termination Notice to Insureds. Group contract obligates policyholder to give 30 days prior written notice. U.C.A. §31A-22-522.
_____ Credit Life Insurance:
_____ Pre-existing exclusion is restricted to open-end loans when no evidence of insurability is required. U.A.C. R590-91-6.B.(1) & (4).
_____ Credit Accident & Health Insurance
_____ Definition of disability complies. U.A.C. R590-91-7.B.(6).

RATES and REFUNDS

- _____ COMPANY HAS a rating schedule on file in compliance with U.A.C. R590-91-10.
_____ Rates for ALL coverages are in the filing.
_____ Rates submitted are the same as rates on file. U.A.C. R590-91-10.
_____ Rates submitted are actuarially equivalent to rates on file. U.A.C. R590-91-10.
_____ Rates submitted are deviated rates. Rates comply with U.C.A. §31A-22-807, U.A.C. R590-91-6, 7 and 10.
_____ COMPANY DOES NOT HAVE a rating schedule on file.
_____ Rates for ALL coverages are in the filing.
_____ Rates submitted are prima facie rates. U.A.C. R590-91-6, 7 and 10.
_____ Rates submitted are deviated rates. Rates are in compliance. U.C.A. §31A-22-807, R590-91-6, 7 and 10)
_____ Credit Accident and Health Insurance on Open End Loans.
_____ Rates submitted are in compliance with U.A.C. R590-91-7.A.(7). See Bulletin 2002-02.
_____ REFUND FORMULAS for all coverages are in the filing and are in compliance. U.C.A. §31A-22-808 and U.A.C. R590-91-8

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